

Information to identify the case:

Debtor 1	<u>Anthony Lucanto</u>	Social Security number or ITIN	xxx-xx-4700
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	13-23666-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Lucanto

7/9/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony Lucanto
 Debtor

Case No. 13-23666-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 32

Date Rcvd: Jul 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2018.

db +Anthony Lucanto, 20 Joan Place, Haledon, NJ 07508-2504
 cr +Bank of the West, c/o Schiller & Knapp, LLP, 950 New Loudon Road, Suite 109,
 Latham, NY 12110-2190
 514022574 +American Express Legal, P.O. Box 278, Ramsey, NJ 07446-0278
 514022577 +Bank Of America, 201 N Tryon St, Charlotte, NC 28202-3252
 514022591 +Essex Credit Corp, 12677 Alcosta Blvd Ste 200, San Ramon, CA 94583-4423
 514022592 +Passaic County Probation, 100 Hamilton Street, Paterson, NJ 07505-2039
 514022593 +Rose Toth, 27 Scrivens Place, Totowa, NJ 07512-2621

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2018 22:48:23 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 09 2018 22:48:19 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514133573 +E-mail/Text: bncmail@w-legal.com Jul 09 2018 22:48:33 ANTIO, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514022573 +EDI: AMEREXPR.COM Jul 10 2018 02:13:00 American Express, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 514022572 +EDI: BECKLEE.COM Jul 10 2018 02:13:00 American Express, Po Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 514245444 EDI: BECKLEE.COM Jul 10 2018 02:13:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514022576 EDI: BANKAMER.COM Jul 10 2018 02:13:00 Bank Of America, P.O. Box 982236,
 El Paso, TX 79998
 514022575 EDI: BANKAMER.COM Jul 10 2018 02:13:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 514022580 EDI: BANKAMER.COM Jul 10 2018 02:13:00 Bk Of Amer, 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 514082972 +EDI: BANKAMER.COM Jul 10 2018 02:13:00 BANK OF AMERICA, N.A., 400 National Way,
 Bankruptcy Department Mail Stop CA6-919-, Simi Valley, CA 93065-6414
 514022578 +EDI: BANKAMER.COM Jul 10 2018 02:13:00 Bank of America, P.O. Box 45224,
 Jacksonville, FL 32232-5224
 514127587 EDI: BANKAMER.COM Jul 10 2018 02:13:00 Bank of America, N.A., NC4-105-02-99,
 PO Box 26012, Greensboro, NC 27420-6012
 514165744 +E-mail/Text: bknotices@bankofthewest.com Jul 09 2018 22:48:35 Bank of the West,
 2527 Camino Ramon, San Ramon, CA 94583-4213
 514022579 +EDI: BANKAMER.COM Jul 10 2018 02:13:00 Bk Of Amer,
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
 514022582 EDI: CAPITALONE.COM Jul 10 2018 02:13:00 Capital 1 Bank, Po Box 85520,
 Richmond, VA 23285
 514022589 EDI: CITICORP.COM Jul 10 2018 02:13:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20363, Kansas City, MO 64195
 514022581 +EDI: CAPITALONE.COM Jul 10 2018 02:13:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 514022583 +EDI: WFNNB.COM Jul 10 2018 02:13:00 Cb/frtnoff, Po Box 182273, Columbus, OH 43218-2273
 514022584 +EDI: CHASE.COM Jul 10 2018 02:13:00 Chase, 201 N. Walnut St//Del-1027,
 Wilmington, DE 19801-2920
 514022587 +EDI: CHASE.COM Jul 10 2018 02:13:00 Chase Mht Bk, Po Box 15298,
 Wilmington, DE 19850-5298
 514022585 +EDI: CHASE.COM Jul 10 2018 02:13:00 Chase Mht Bk, Attention: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 514022590 +EDI: CITICORP.COM Jul 10 2018 02:13:00 Citibank Sd, Na, Po Box 6241,
 Sioux Falls, SD 57117-6241
 514215078 EDI: RMSC.COM Jul 10 2018 02:13:00 GE Capital Retail Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 514255507 +EDI: OPHSUBSID.COM Jul 10 2018 02:13:00 OAK HARBOR CAPITAL VII, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514302187 EDI: PRA.COM Jul 10 2018 02:13:00 Portfolio Recovery Associates, LLC,
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514022588* +Chase Mht Bk, Po Box 15298, Wilmington, DE 19850-5298
 514022586* +Chase Mht Bk, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 32

Date Rcvd: Jul 09, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2018 at the address(es) listed below:

David G. Beslow on behalf of Debtor Anthony Lucanto yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman on behalf of Debtor Anthony Lucanto yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com
Young-Lynn Lee on behalf of Creditor Bank of the West ylee@schillerknapp.com,
kcollins@schillerknapp.com

TOTAL: 7